EFFECT OF ACCOUNTING INFORMATION SYSTEMS ON QUALITATIVE CHARACTERISTICS OF ACCOUNTING INFORMATION AND FINANCIAL REPORTING QUALITY IN JORDAN

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DEDICATION

This thesis is dedicated to my parents, sisters and brothers. Also, I would dedicate my thesis to my supervisor Dr. Harcharanjit Singh.

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ABSTRACT

Due to the technological and industrial developments that took place worldwide, accounting has gone through rapid development and has transformed into one of the top essential sciences, which form the basis of world economic, industrial growth and prosperity. Even though modern accounting is one of the most reputable social sciences in Europe, Jordan is still lagging in keeping abreast of the developments in accounting field. However, emphasizing the emergence of financial statements to satisfy users' needs has become a popular topic of discussion lately. This study primarily focus on the potential effects of qualitative characteristics of accounting information on financial statements through accounting information system (AIS) in Jordanian industrial firms. Industrial firms listed on the Amman Stock Market faced various challenges, especially on financial reporting and its characteristics. Thus, it raise the main question to this study on how the characteristics of accounting information can better support financial reports through the use of modern accounting systems. The study mainly aims to measure the role of accounting information and AIS characteristics to enhance the quality of the financial reports among the firms. Based on the review of previous studies, this study adopted several factors affecting industrial firms' financial reports in Jordan such as, predictive value, timeliness, feedback value, honesty in representation, verifiability, and neutrality. The study population consists of companies listed on the Amman Stock Exchange, while the sample consists of 310 respondents from 47 industrial firms. Data analysis was conducted in three phases: the preliminary data analysis, followed by the experimental study, statistical analysis of the model development, and testing the hypotheses. This research found that honesty in representation, feedback value, and verifiability significantly impacts AIS. Meanwhile, AIS, honesty in representation, and verifiability positively impact financial reporting. Furthermore, AIS mediate the relationship between qualitative characteristics of accounting information (timelines, feedback value, honesty in representation, and verifiability) and financial reporting. However, the research could not find enough evidence to support that AIS mediate the relationship between qualitative characteristics of accounting information (predictive value and neutrality) and financial reporting. Based on the nineteen (19) hypotheses that were tested in the research, eleven (11) hypotheses were supported, while another nine (8) were not supported. Similarly, the research recommended improving and developing AIS in line with the latest global developments. Additionally, the research suggested that industrial firms and policymakers in Jordan enhance the quality of AIS by focusing on accounting information characteristics that can help potential investment decisions. Finally, the research made some recommendations for future studies.

ABSTRAK

Oleh kerana perkembangan teknologi dan perindustrian yang berlaku di seluruh dunia, perakaunan juga telah melalui perkembangan pesat dan telah berubah menjadi salah satu pengetahuan penting untuk asas pertumbuhan ekonomi, industri dan kemakmuran dunia. Walaupun, perakaunan moden adalah salah satu ilmu sains sosial yang sangat penting di Eropah; namun Jordan masih ketinggalan dalam mengikuti perkembangan bidang perakaunan. Pada masa yang sama, fokus utama kajian ini adalah berdasarkan ciri kualitatif maklumat perakaunan di dalam penyata kewangan melalui sistem maklumat perakaunan (AIS) di firma perindustrian Jordan. Firma perindustrian yang tersenarai di Bursa Saham Amman menghadapi pelbagai cabaran terutamanya mengenai pelaporan kewangan dan ciri-cirinya. Walau bagaimanapun, penekanan terhadap kemunculan penyata kewangan untuk memenuhi keperluan pengguna telah menjadi topik perbincangan yang popular sejak kebelakangan ini. Oleh itu, ianya menimbulkan persoalan utama dalam kajian ini mengenai bagaimana ciri-ciri maklumat perakaunan dapat menyokong pelaporan kewangan dengan lebih baik melalui penggunaan sistem perakaunan moden. Kajian ini bertujuan untuk mengukur peranan maklumat perakaunan dan ciri-ciri AIS untuk meningkatkan kualiti pelaporan kewangan di kalangan syarikat perindustrian di Jordan. Berdasarkan kajian terdahulu, kajian ini mengambil beberapa faktor yang mempengaruhi laporan kewangan syarikat perindustrian di Jordan seperti nilai ramalan, kekinian, nilai maklum balas, gambaran sebenar, boleh ditentusahkan, dan kekecualian. Populasi kajian ini terdiri daripada syarikat yang tersenarai di Bursa Saham Amman; di mana sampel kajian ini merangkumi 310 responden daripada 47 syarikat perindustrian yang tersenarai di Bursa Saham Amman. Analisis data telah dilakukan dalam tiga fasa: pada mulanya analisis data awal; diikuti dengan kajian eksperimental, analisis statistik, pengembangan model, dan pengujian hipotesis. Kajian ini mendapati bahawa gambaran sebenar, nilai maklum balas, dan boleh ditentusahkan sangat mempengaruhi AIS. Sementara itu, AIS, gambaran sebenar, dan boleh ditentusahkan juga memberi kesan positif kepada pelaporan kewangan. Selanjutnya, AIS juga menjadi mediator di antara ciri kualitatif maklumat perakaunan (kekinian, nilai maklum balas, gambaran sebenar, dan boleh ditentusahkan) dan Pelaporan Kewangan. Kajian ini tidak dapat menyokong bahawa AIS menjadi mediator di antara ciri kualitatif maklumat perakaunan (nilai ramalan dan kekecualian) dan Pelaporan Kewangan. Berdasarkan sembilan belas (19) hipotesis yang diuji; hanya sebelas (11) hipotesis adalah disokong, manakala lapan (8) hipotesis adalah tidak disokong. Kajian ini menyarankan untuk meningkatkan dan mengembangkan AIS sejajar dengan perkembangan global terkini. Kajian ini membuat beberapa cadangan untuk syarikat dan pembuat dasar di Jordan untuk meningkatkan kualiti AIS dengan memberi tumpuan kepada ciri maklumat perakaunan yang dapat membantu keputusan pelaburan yang berpotensi. Akhirnya, kajian ini membuat beberapa cadangan untuk kajian masa depan.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

AAA	-	American Accounting Association
AFASB	-	American Financial Accounting Standards Board
AICPA	-	American Institute of Certified Public Accountants
AIS	-	Accounting Information System
APC	-	Accounting Principles Council
ASE	-	Amman Stock Exchange
AVE	-	Average Variance Extracted
CAP	-	Committee on Accounting Procedures Business, Standard, Financial
CFA	-	Confirmation Factor Analysis
CFI	-	Comparative Fit Index
CR	-	Composite Reliability
FBV	-	Feedback value
FR	-	Financial Reporting
GDP	-	Gross Domestic Product
GOF	-	Goodness of Fit
HIR	-	Honesty in representation
HTMT	-	Heterotrait-Monotrait ratio of Correlation
IASB	-	International Accounting Standards Board
IASC	-	International Accounting Standards Committee
IFRS	-	International Financial Reporting Standards
MENA	-	The Middle East and North Africa
ML	-	Maximum Likelihood
NCP	-	No Centrality Parameter
NFI	-	Normed Fit Index
PV	-	Predictive value
RMR	-	Root-Mean-Square Residual
RMSEA	-	Root Mean Square Error of Approximation
SEM	-	Structural Equation Modeling
TL	-	Timeline
V	-	Verifiability

LIST OF SYMBOLS

D^2	-	Mahalanobis Distance
Q^2	-	Predictive Relevance
R^2	-	Coefficient of the underlying variables
f^2	-	Effective size
$\sum$	-	Summation
a	-	Constant
b	-	Slope / coefficient of AIS
c	-	Slope / coefficient of HIR
d	-	Slope / coefficient of PV
e	-	Slope / coefficient of TL
ε	-	Random error
f	-	Slope / coefficient of V
g	-	Slope / coefficient of N
h	-	Slope / coefficient of FV
V	-	Validity
Yi	-	Financial reports (dependent variable)
α	-	Alpha
β	-	Beta
λ	-	Lamda
P	-	Rho

LIST OF APPENDICES

xxvi

CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter presents the research background relating to the importance of accounting information properties, including predictive value, timeline, feedback values, honesty in representation, verifiability, neutrality, and their impact on accounting information systems and financial reporting. Furthermore, the chapter provides an overview of the shares of industrial companies and their Gross Domestic Product (GDP) contribution in the context of the Hashemite Kingdom of Jordan. Similarly, it enumerates the challenges that Jordanian industrial firms face after which, it states the research questions, the research significance, study scope, and study objectives. Additionally, the chapter defines the key terms used in the study and the organization of the thesis

1.2 Research Background

This chapter presents the research background relating to the importance of accounting information properties, including predictive value, timeline, feedback values, honesty in representation, verifiability, neutrality, and their impact on accounting information systems and financial reporting. Furthermore, the chapter provides an overview of the shares of industrial companies and their Gross Domestic Product (GDP) contribution in the context of the Hashemite Kingdom of Jordan.

Similarly, it enumerates the challenges that Jordanian industrial firms face after which, it states the research questions, the research significance, study scope, and study objectives. The chapter also defines the key terms used in the study and the organization of the thesis. As an indicator of the accounting data in the financial

reports, Jordan, the all-around disclosure of financial statements was a global problem since the last decade. Indeed, the "profit and loss" report is essential as it reflects its operational indicators. Hence, the more transparent the "profit and loss" report, the more valuable it is for the potential and current investors when making their investment decision. In other words, the more the firms disclose the numbers included in the financial statement, the higher is their level of transparency. The financial statement aims to assist clarity while also providing a high-quality annual report for fuller information disclosure. In addition, it also promotes the establishment of accounting standards and laws concerning financial reporting (Abu-Hammam, 2016).

Many countries have specifics in the general law or administrative practice, which encourage voluntary disclosure of information. In addition, it provides particular incentives to taxpayers who have not fulfilled the tax commitments to come forward. Besides, some countries have introduced the temporary voluntary disclosure program to use the impulse given, such as information on financial accounts abroad and expansion of cooperation between tax administrations (OECD, 2018).

Majority of the countries have witnessed economic and social development, which has resulted in increased activities in establishments and, in turn, increased the dissemination of initiatives and projects, imposing the development of accounting systems to satisfy financial management demands. Thus, the accounting function has become a prerequisite for all establishments to address and tackle financial transactions, provide relevant and reliable information in monitoring, and ensure good performance and work accuracy while applying the accountability principle (Alawi & Al-Khazraji, 2017).

Hence, it is a requirement to have an accounting information system to gather data from different sources, process it, and relay it to stakeholders and users, with the objective of planning and monitoring process throughout the accounting operations and dealing with issues and decision-making (Hilali & Omran, 2016). Through this research, the researcher seeks to study the impact of the quality of accounting information on financial reports through the use of an intermediate variable, which is accounting information systems.

1.3   Problem Statement

One of the many top means of communicating with the stakeholders in the institution's activities is its financial statements, as such statements identify the significant elements that influence the institution's financial position and highlight the outcomes (Harooz, 2018). Additionally, financial reports are one of the organization's vital outputs of information, via which management, investors, and potential investors make investments. Hence, it is pertinent for governments to mandate the presentation of financial reports among companies once a year for the stakeholders to avail from (Al-Fasfus & Shaqqour, 2018).

This study addresses many questions on the topic, including what objectives/events should be covered in the investor's decisions? What is the relationship between accounting information and the decision inputs and formation, and the application of the forecasts that are quite challenging as they are not only based on accounting information but also other information that may affect accounting information (Bachmid, 2016). In other words, if a company ignores specific environmental factors (e.g., the potential of new competitor product entry, the possibility of competitor entry, or the prospect of new laws establishment), this will prevent the company from further thriving in the market (Madfoni, 2015). In the following paragraphs, the relationship between predictive value, accounting information systems (AIS) and financial reporting sheds further light on the topic under examination.

One sure thing is uncertainty in a free economic system, making it challenging to foretell future goals/events. The issue may also be attributed to quantitative decision models and the significant dependence on accounting information, rather than considering other significant details and their impact in making decisions. In an uncertain environment, the investors' objectives become the focus of change, particularly in the face of new information (accounting and non-accounting) (Harooz, 2018). The companies in Jordan are facing many challenges that may not accelerate their progress from several aspects. However, from the market side, the Jordanian market is relatively small compared to other markets, and the high costs incurred by

companies in production processes make the prices of Jordanian products somewhat elevated and thus affect these factors on the competitiveness of these companies (Al-Dalabih, 2018).

On the other hand, companies seek to increase capital by attracting more shareholders, and usually, before the investor makes his decision to invest in this company, carefully studies the financial reports of these companies. Many researchers found a weakness in Jordanian companies' financial statements, as the financial reports' data is still of low quality (Alrjoub, 2017). Earnings quality represent the primary source of many economic decisions; however, there is a lack of studies on earning quality in Jordan, especially on companies listed on the Amman Stock Exchange (Aldehayyat et al., 2017). One of the accounting problems related to Jordanian industrial companies is their application of old or incompatible accounting information systems that are not in line with modern technological, industrial and accounting developments (Aldehayyat et al., 2017).

Therefore, Jordanian industrial companies must apply advanced and modern accounting information systems because a good accounting system increases financial reports' data quality (Al-Dalabih, 2018). Many techniques and methods were developed in businesses, organizations, sectors, and economic units for their different operations and activities in the current technology era. Other situations have led to the creation, and the ubiquitous use of such technologies is undeniably brought about by the technological developments for economics and industrial developments (Abu-Olaiwa, 2019).

Similarly, most firms in the current times depend on major computer-based information systems for their decision-making. In this regard, accounting covers a large proportion of the systems; most international firms, including those in the Arab world, largely depend on accounting information systems (Houria, 2017). In addition to this are the various resources of individual companies like workforce, instrumentality, and the like that requires firms to develop information systems, keep abreast with the current developments and prepare for their long-term survival (Al-Qalab, 2018).

4

Jordanian industrial companies suffer from a weakness in the application of the predictive value advantage, as the predictive value advantage is achieved by ensuring their ability to help predict future estimates and decisions related to these estimates in the future, with their ability to help enhance users' knowledge of expected results in the future or improve the current expectations (Al-Dalabih, 2018). Moreover, because the accounting information is characterized by its ability to assist stakeholders in making decisions and enhancing access to applicable forecasts of future results and events, some researchers found that the financial data contained in the financial reports of industrial companies in Jordan did not provide an appropriate predictive value (Kanakriyah, 2017).

Submitting financial statements promptly is necessary for the users of those data, whether inside the company, such as the administration or outside the company, such as investors and auditors. Some studies related to Jordanian companies indicated a weakness in providing this information at the appropriate time. Among these studies (Al-Dalabih, 2018; Al-Ibbini, 2017; Al-Fasfus & Shaqqour, 2018; Al-Kassar & Dannoun, 2016; Al-Qalab, 2018; Bataineh, 2018; Kanakriyah, 2017; Nusair, 2018).

Feedback value has its basis on the premise of comparison between the plan and forecasting, with the actual executive activities, prediction, and actual outcome, and this calls for ongoing evaluation to enhance accounting information characteristics and its reliable presentation (Abbas, 2013). Feedback value is linked to the past time dimension or monitoring implementation, indicating that current financial information is used to verify the past's estimation and prediction (prior expectations of financial information usage). Some studies have found a weakness in the feedback value property in Jordanian industrial companies, such as the study (Al-Ibbini, 2017; Al-Fasfus & Shaqqour, 2018; Almbaidin, 2014; Al-Qalab, 2018; Kanakriyah, 2017).

Therefore, this study seeks to clarify the solution to the problem and focus on feedback as it is the main characteristic of financial reports.

Honesty in representation is the most important in accounting information. Such information representation must be done realistically to run operations and

control events on an actual process, reinforced by documents devoid of hyperbole, decrement, distortion, or interference from personal judgment (Al-Jaarat, 2012). Honesty in representation is coupled with layers of the accounting cycle in a way that financial event/process has to be described precisely based on its influence on accounts, with accounting books supported by documents that show numerical and descriptive recording from the debtor and creditor's side, actual balance and authentic expressive information (Al-Qalab, 2018).

Moreover, all the required adjustments should be made to represent reality, with honest representation not confined to numerical model but other qualitative nature disclosures. Further information to be provided includes possible amounts in the form of contingent liabilities and subsequent reporting dates when meeting expectations of occurrence (Abdul-Janabi & Al-Nuaimi, 2014). Some studies have found a weakness in the Honesty in Representation property of Jordanian industrial companies, such as the study (Al-Bawab, 2017; Al-Ibbini, 2017; Al-Kassar & Dannoun, 2016; Al-Qalab, 2018; Alrjoub, 2017; Bataineh, 2018; Kanakriyah, 2017; Moqbel, 2014), where some companies seek to maximize their profits to attract investors and do not reflect their financial reports truthfully.

Verifiability is the presence of a high level of compatibility between individuals using the measurement and those using the same measurement method. In addition, if third parties use the same measurement method and different results are obtained, the financial statements lack verifiability and cannot be relayed to the reviewers for expression (Ramdany, 2015). Some studies have found a weakness in the Verifiability characteristic of Jordanian industrial companies, such as the study (Al-Ibbini, 2017; Al-Kassar & Dannoun, 2016; Al-Qalab, 2018; Kanakriyah, 2017; Nusair, 2018), as these studies on the Jordanian market have proven that if the financial data are re-measured in different ways, they give different results. Consequently, this is a significant problem that reflects the financial statements inconsistently.

Neutrality is a characteristic of accounting information that is provided to prevent preferring one's interests over others; it should not lean towards a specific party of stakeholders. However, it should be neutral, general and comprehensive, benefitting

all the user categories, sans discrimination or bias (Welch et al., 1980). Neutrality refers to using the principles and methods of measurements to furnish accounting information without being inclined to a specific party benefit of such a process (Samah, 2015). The most major problem facing Jordanian companies is the weakness of the Neutrality characteristic, as some studies have found that there is a bias for certain categories such as management and major investors in Jordanian industrial companies (Al-Ibbini, 2017; Al-Fasfus & Shaqqour, 2018; Almbaidin, 2014; Al-Qalab, 2018; Alrjoub, 2017; Nusair, 2018), This bias led to the presentation of financial data in an unreliable and in favour of groups Certain is the biggest beneficiary of this data, which does not reflect the true picture of the company's performance.

Therefore, these characteristics significantly affect the financial reports of Jordanian industrial companies. Based on the discussion, there are many challenges faced by industrial companies listed on the Amman Stock Market, especially on financial reporting. According to the literature and suggestion, further investigation is required on the relationship between accounting information properties (predictive value, timeline, feedback value, honesty in representation, verifiability, and neutrality) on accounting information systems and firm performance. Likewise, the research intends to evaluate the impact of accounting information systems on financial reporting. Additionally, the present research intends to investigate whether accounting information systems mediate the relationship between accounting information properties (predictive value, timeline, feedback values, honesty in representation, verifiability, neutrality) and financial reporting. The research discusses the relationship between accounting information properties, accounting information systems (AIS), and financial reporting in the following sections

1.4 Research Objectives

Present research expected to contribute to the accounting field's literature as it examines the factors that can affect industrial companies in Jordan in terms of AIS and financial reporting. Additionally, the research examines the role of accounting information properties, namely, predictive value, timeline, feedback value, honesty in

representation, verifiability, and neutrality) on AIS and financial reporting. On the other hand, the research also tests the mediating role of AIS on the relationship between the above accounting information properties and financial reporting. Accordingly, the research objectives are enumerated as follows:

1. To examine the impact of accounting information properties (predictive value, timeline, feedback value, honesty in representation, verifiability, and neutrality) on accounting information systems.
2. To determine the impact of accounting information properties (predictive value, timeline, feedback value, honesty in representation, verifiability, and neutrality) on financial reporting.
3. To evaluate the impact of accounting information systems on financial reporting.
4. Investigate whether accounting information systems mediate the relationship between accounting information properties (predictive value, timeline, feedback values, honesty in representation, verifiability, and neutrality) and financial reporting.

1.5 Research Questions

In response to the problem statement, this research intends to address the following questions:

1. Is there any relationship between accounting information properties (predictive value, timeline, feedback value, honesty in representation, verifiability, and neutrality) and accounting information systems?
2. Is there any relationship between accounting information properties (predictive value, timeline, feedback value, honesty in representation, verifiability, and neutrality) and financial reporting?
3. Is there a relationship between accounting information systems and financial reporting?

4. Does accounting information systems mediate the relationship between accounting information properties (predictive value, timeline, feedback values, honesty in representation, verifiability, neutrality) and financial reporting?

1.6   Significance of the Study

1.6.1   Theoretical

This research expected to contribute to theory by extending the literature dedicated to the relationship between accounting information properties, significantly predictive value, timeline, feedback values, honesty in representation, verifiability, and neutrality, on accounting information systems and financial reporting. Majority of related studies concentrated on developed nations or specific sectors in developing nations (Iskandar (2015). Similarly, not many research studies have been conducted in developing countries, particularly in Jordan, to address the relationship between accounting information properties AIS and financial reporting (Al-Kassar & Dannoun, 2016). According to Jaara (2018) past studies limited their investigations to the direct effect of accounting information quality (independent variable) on dependent variables. Therefore, the present research proposed a new framework is to examine the mediating role of AIS between accounting information properties and financial reporting relationships.

Academic and practitioner circles consensus that accounting methods primarily drive the country's growth and development (Nwinee et al., 2016), and thus, AIS is an invaluable tool in issuing financial reports. Successful AIS implementation largely hinges on the application rate among companies, and researchers mainly concentrated on the factors that influence the AIS role (Al-Ibbini, 2017; Iskandar, 2015). Studies that identified factors affecting the understanding of AIS implementation in the Jordanian context are still not many and far between one and another (Al-Fasfus & Shaqqour, 2018).

As a consequence, the present research explores the relevant factors that influence AIS in Jordanian industrial firms. The sampling framework constitutes specialized workers in these industrial firms, among which the impact of accounting information properties (predictive value, timeline, feedback values, honesty in representation, verifiability, neutrality) on AIS and financial reporting examined. Quality of accounting information is an exciting topic owing to its role in the accounting, financial reports and the development of the global economy.

1.6.2 **Managerial**

This research also expected to have implications for Jordanian industrial firms' managers in that it furnishes knowledge and information on the application of AIS for efficiency and effectiveness of financial reports in fierce domestic and global market competition. Financial statements play a significant role in management as its main interface, through which its strength is perceived (Hassoun, 2017). Added to this, AIS contributes to promoting the efficiency of the financial report, and an effective system represents the accurate and actual details in the financial statements (Nusair, 2018). Based on administration perception, most firms attempt to enhance their capabilities employing different means (Trabulsi, 2018), the AIS development and application is one of them. Good AIS can be used by management to base their wise and informed decisions (Karfo et al., 2016). Management decisions constitute one element that could break or make a firm (Abu-Nassar & Hamidat, 2017).

Decisions of management differ from one individual to another, and policymakers seeking to improve confidence in the decisions made to provide the enterprise with advantages (Al-Wedyan, 2015). A good decision-maker considers the surrounding factors before reaching a decision (Yaghi, 2013) as he/she will be held responsible and accountable for such a decision in front of owners and higher management (Almbaidin, 2014). One of the top challenging decisions to make is related to the company's AIS enhancement (Alswalhah, 2014), as this has to align with the company's processes and departments (Dandago & Rufai, 2014). Thus, adopting suitable AIS for the company would lead to improving the quality of the financial

reports and, in turn, enable the decision-maker to reach informed decisions of investments (Francis et al., 2016).

Based on the discussion, it becomes clear to us that this research seeks to support companies' application of modern accounting information systems that keep pace with local and international developments so that accounting information is used that has qualitative characteristics and can give a perception to the management of these companies and decision-makers internally, current and future investors externally. This accounting information is an input to the accounting system and can reflect appropriate and accurate data in the accounting information system's outputs represented by financial reports.

1.6.3 Policy Makers

Accounting information plays an essential role in the decision-making process in general, and policymakers in particular, just like all other types of information, in that it increases the knowledge of the decision-maker on the one hand and reduces the uncertainty surrounding the environment in which decisions are made (Alrjoub, 2017). On the other hand, however, accounting information is distinguished from additional descriptive information in that it (i.e., accounting information) is quantitative and verifiable, and therefore it is considered more effective in helping decision-makers reach appropriate solutions. According to Abu-Olaiwa (2019) investment decision-makers usually give weight to Greater accounting information, and for the accounting information to be of great use in the decision-making process, it must be characterized by the following characteristics:

Due to the difference in the method or model of decision-making from one person to another, there is no general measure for judging the suitability of all types of accounting information; however, some types of accounting information, especially cost information. Moreover, it also plays an important role in many decisions, although not all types of costs are of equal importance in making decisions (Al-Badiri, 2017). Therefore, decision-makers must determine the costs that are beneficial for all

types of decisions, and for the costs to be appropriate to the conclusion, they must be an expected future cost, that is, to be expected to occur. During the period covered by the investment decision, the historical cost is not considered a reasonable cost for the decision unless it is likely to continue in the future. Likewise, the cost must differ from one alternative to another, and accordingly, the cost that does not change from one decision to the other is the same for all other options. Nevertheless, it is not considered cost-effective to make the appropriate decision and will not impact the decision (Esmeray, 2016).

Accounting information must be available at the proper time when the decision-maker needs it, as the delay of data and its lack of availability promptly reduce its value (Rachmawati & Lasniroha, 2014). The information must also be correct as the decisions' validity depends on the accounting information's validity. This is not intended to be valid. The information is not intended to be accurate. Nevertheless, it is often better to obtain approximate information immediately than to obtain accurate information later, which means that accuracy may be sacrificed for the sake of Obtaining appropriate and proper information at the right time (Alawaqleh & Sohaimat, 2017).

The degree of quality of the accounting information available to the decision-maker, which is determined by the qualitative characteristics of relevance, reliability, comprehensibility, and comparison, has a significant impact on the quality of the decision taken, so every successful decision depends on the accuracy and effectiveness of the information. Hence, the greater the degree of quality of that information (accurate and particular), the decision-maker was in a better position, and his decisions were sound, and whenever the information was inaccurate and uncertain, the decision was incorrect. This matter requires the management to search for the best information regarding the objectives continually and expected results of alternative actions, as the accounting information increases the knowledge of the decision-maker and reduces the risk associated aspects in decision-making and accounting information are two related issues (Karfo et al., 2016).

Good accounting information plays an essential role in helping the decision-maker reach a rational decision (Alawaqleh & Sohaimat, 2017). After defining the problem and defining the objectives to be achieved, comes the stage of determining the proposed possible alternatives during which all these alternatives are evaluated, and it is the process that requires the availability of accounting information that enables the decision-maker to determine the appropriate options, and this requires a thorough study using quantitative methods to predict the future (Bataineh, 2018).

Accounting information required by this planning process in its various stages is information related to the present, especially for the stage of defining the problem in the first place and the future, because the decision-maker needs what helps him to predict, especially in the stage of evaluating the various proposed plans when studying the expected possibilities when implementing each proposed plan (Rehab, 2018). The above shows that the organization's management takes the appropriate decision as an internal user of accounting information by relying on accounting information resulting from its accounting information system.

1.7   Scope of the Study

The study scope covers the industrial companies in the Hashemite Kingdom of Jordan. More specifically, a total of 47 industrial companies listed on the Amman Stock Exchange comprise the study population because it is considered the most significant economic sector in Jordan and contributes significantly to the gross domestic product. Research data are gathered from the industrial firms in Jordanian cities of Amman, Zarqa, Aqaba and Ma'an the selection of the cities was based on the fact that the majority of industrial companies are located within them as mentioned by (Abdallah 2013; Al-Ibbini 2017; Alrjoub 2018; Matarneh 2014).

Respondents are people who have been invited to participate in a particular study and have actually taken part in the study (White, et al., 2012). In addition, Managers or "insiders" may influence many financial policy decisions and use the accounting information. Thus, for this study's respondents consisted of General

Managers, Audit Manager, Chief Financial Officers, Finance managers, Internal Auditor, Accountant. These respondents were chosen because they have whole experience, knowledge and understand the importance of giving correct information and because they are people who make decisions in the company and are the cluster who have the complete information on this subject. Additionally, these respondents were a chosen for their direct relevance to the research topic. Hence, the sample included all the industrial sectors listed on the ASE; these companies are forty-seven (47) (ASE, 2020).

1.8   Definitions of Key Terms

The research contains several research concepts relevant to the topic, and thus, the concepts, along with their definitions, are presented in Table 1.1.

Table 1.1   Definition of key terms

No.	Key Terms	Conceptual Definition	Operational Definition
1	Financial Reporting	Financial reporting refers to a written report concerning the firm's financial position. The report covers several elements, including the income statement, balance sheet statement, and the statement pertaining to the net worth changes and the firm's cash flow statement (Kokemuller, 2019).	Financial statements are measurable via the quality of information output, facilitating the user's readability and could thus be leveraged for decision-making.
2	Accounting Information System	AIS comprises a set of interrelated components in an organized fashion for the generation of information and its timely and suitable presentation to the users (Houria, 2017)	The AIS efficiency can be measured via the system used and its efficiency in tackling the financial statements' high-quality information.

Table 1.1   Definition of key terms (continued)

No.	Key Terms	Conceptual Definition	Operational Definition
3	Predictive Value	Predictive value is described by Abdallah (2013) as the information that the user requires to reach informed decisions characterized by the least loss and to identify future outcomes and predict future events using past and present information.	Prior information plays a role in forming a basis for future predictions, just as current information, with the prior information contributing to building a good impression of the enterprise by reflecting the efficiency of its administrative decisions.
4	Timeline	Timeline is the timely provision of information to the decision-makers for them to reach informed and wise decisions (Ganyam & Ivungu, 2019	Timeline measures the appropriateness of the information provided, its usefulness to the accounting system and the financial statements, and the rest of the financial reports.
5	Feedback Value	Feedback value represents the benefit of information from past events in confirming the initial future predictions (Hilali & Omran, 2016).	Feedback value measures the effectiveness of the information system used, provides users with value, and contributes to enhancing the accounting system and the financial report's efficiency.
6	Honesty in Representation	This refers to the adherence of documented information to the financial reports with the accounting event reflected honestly and fairly (Al-Kassar & Dannoun, 2016)	Documentation of accounting events and their availability in the financial statements in a way that is fair and honest assists in the measurement of AIS and financial statements efficiency
7	Verifiability	The concept indicates that an accounting process is appraised by several accountants, who independently reach the same outcome (Wang & Yu, 2015).	Verification is a gauge of the accounting information reliability before its inclusion in AIS, and as such, it determines the quality of information dimensions provided in the financial statements.
8	Neutrality	Neutrality refers to the financial information that is devoid of bias and prejudice ensured through the use of standard bases and clear methods, without considering the beneficiary's interest in the measurement and disclosure process (Bakkari, 2015).	Neutrality, also known as impartiality, is a measurement of the accounting information reliability and a suitable AIS application that is devoid of bias to a specific party, contributing to enhancing the quality and efficiency of the financial statements

1.9   Organization of the Thesis

The present thesis organized into the following chapters and their contents; Chapter One contains the research introduction, background, and problem statement. It enumerates the research questions, research objectives, and research significance. It also provides the research scope and definitions of key terms. Chapter two contains a literature review relating to the research variables and their relationships, the developed research framework based on prior studies, and the study variables that constitute the conceptual research framework. Chapter three presents the study paradigm, research design, the adopted research methods, sampling methods, data collection methods, research respondents, questionnaire design and development, and research instruments. The chapter also details the demographic variables, the instrument's validity, pre-test, pilot test, reliability, data analysis, and a summarized version of the chapter. Chapter four presents data analysis results, including descriptive statistics and multivariate statistics, to answer the research questions. Chapter five provides a discussion on the findings of the research. Likewise, it started with highlights of the research process adopted for the current study. Furthermore, the chapter summarized the research objectives and research questions, followed by the theoretical, practical implications, limitations and recommendations for future research.

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Effect of Accounting Information Systems on Qualitative Characteristics of Accounting Information and Financial Reporting Quality in Jordan

Dear Responder,

I am a doctoral candidate in the field of Accounting from the Faculty of International Business School at the University Technology Malaysia (UTM) in Malaysia a study the purpose of which is to identify the impact of the use of Quality of Accounting Information on the Financial Report through the Accounting Information Systems of industrial companies in Jordan. Your response is critical in understanding this important study.

This study assesses the perception of industrial companies in the use of this technology in their work. It is, therefore, expected that senior management, financial, administrative, will complete this questionnaire. Respond to the questionnaire if possible.

That your cooperation with me is the focus of respect and appreciation of what you are making an effort and deal with the answers which will be reflected in the results of this study, I confirm that your answers are very important to this study and will be kept confidential. If you have any questions about the questionnaire or want to see the final results, do not hesitate to contact me at the address indicated below. Thank you for your cooperation and participation in this study.

Researcher: Sonia Baker Jamil Al Barghuthi

Supervision: DR. Harcharanjit Singh A/L Mahinder Singh

E-mail: Sonia_Baker@yahoo.com

Section A: Personal Information's

We would like to gather your personal information so that we can understand better your decisions. Please tick (√) in the appropriate box.

1. Gender			
Male		Female	
2. Age			
Less than 25		26-35 years	
36-45 years		More than 45	
3. Education			
Diploma		Bachelor	
Master		PhD	
4. Experience			
Less than 5 years		5-10 years	
11-15 years		More than 15 years	
5. Professional certification:			
JCPA		CPA	
CMA		CFA	
Other			
6. Position			
General Managers		Internal Auditor	
Audit Department Manager		Accountant	
Chief Financial Officers		Finance managers	

Section B: The Mediating Effect of Accounting Information Systems in The Relationship Between the Quality of Accounting Information and Financial Report: Study of Industrial Companies in Jordan

The questions consist of a statement that you should evaluate. Please tick (√) by choosing a point that describes your opinion of the statement most accurately. The scale is as follows (1= strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = strongly agree).

No.	Accounting Information Systems	1	2	3	4	5
1	The company adopts a modern accounting information system.					
2	The accounting information system contributes to enhancing confidence in the financial statements of the company by users.					
3	The company seeks through the accounting information system to reduce errors in the preparation of financial statements.					
4	The modern accounting information system facilitates the process of preparing financial statements.					
5	Through a good accounting information system, the management of the company is able to make appropriate					
6	The company constantly seeks to develop its accounting information system.					
7	The lack of efficiency of accountants in the company of the most important constraints of the accounting information					

No.		1	2	3	4	5
8	The resistance of accountants in the company to the use of modern accounting information systems reduce the availability of quality characteristics in the output of the accounting					
No.	**Predictive Value**	**1**	**2**	**3**	**4**	**5**
1	The characteristics of accounting information contribute to the selection of an appropriate accounting information system that is positively reflected in the financial statements.					
2	The information has the potential to provide a basis for predicting future events for the decision-maker.					
3	Predictive value enables users of accounting information to appreciate the future and create a potential picture of it.					
4	Good information enables users to make predictions about future results and improve their potential in this area.					
5	In the Company, management is provided with forecasts of expected cash flows, potential use, and liabilities that may arise.					
6	The company provides data on past events to enable users to predict future cash flows.					
7	Enhanced information through financial statements contributes to the prediction of other information.					
No.	**Timelines**	**1**	**2**	**3**	**4**	**5**
1	At the company, the right information is delivered to its users in a timely manner.					
2	The faster the accounting information is delivered to its users, the more likely it is that they will influence their various					
3	The more delayed the delivery of accounting information to users, the more confident that the information is inappropriate.					
4	Some accuracy of the information can be sacrificed in favor of the timely delivery of information.					
5	Because the decision-making process is always time-bound, appropriate information is available at the right time.					
No.	**Feedback Value**	**1**	**2**	**3**	**4**	**5**
1	Information is appropriate if it has the ability to validate past expectations.					
2	Information is appropriate if it is able to make predictions about the consequences of past, present or future events.					
3	Verification of expectations contributes to the Company's adoption of an appropriate accounting information system.					
4	Verifying expectations helps in making appropriate strategic decisions.					
5	The company can check expectations with ease and in different ways.					
No.	**Honesty in representation**	**1**	**2**	**3**	**4**	**5**
1	Honest representation contributes to a high degree of congruence between the information and the phenomena to be					
2	The purpose of honest representation is to represent substance, not form.					

NO.		1	2	3	4	5
3	Sincere representation objectively clarifies accounting information when applying accounting standards to serve all					
4	Accounting information must be biased in order not to affect decision-making.					
5	The purpose of disseminating accounting information should be to serve all parties and not to serve a specific category.					
NO.	**Verifiability**	**1**	**2**	**3**	**4**	**5**
1	If the accounting event re-measured by a number of accountants, they will arrive at the same results independently.					
2	The verification of information contributes to the higher reliability of accounting information.					
3	Verification of information contributes to the detection of false and incorrect information and thus improves the quality of accounting information.					
4	The verification of accounting information is a continuing and necessary process, for example, auditors.					
5	The verification of accounting information gives users more confidence in the financial statements of the company.					
NO.	**Neutrality**	**1**	**2**	**3**	**4**	**5**
1	It is essential that accounting information be free of bias.					
2	The financial statements should be prepared in an impartial manner and should not affect pre-determined results.					
3	Information that does not have the impartiality characteristic cannot be trusted and relied upon in the decision-making					
4	To be impartial, information must be based on experience and balance.					
5	Sections responsible for standard-setting should ensure that standards are free of bias.					
NO.	**Financial Report**	**1**	**2**	**3**	**4**	**5**
1	Financial statements based on good accounting information characteristics contribute to enhancing user confidence.					
2	Through financial statements, companies seek to attract many investors.					
3	The financial statements of the company are the most important outputs of the company because of the statement of the business and the results of this company.					
4	Through the financial statements can be explained many of the weaknesses and strengths in the company and thus make the appropriate investment decision.					
5	The financial statements give a good impression to their users if they appear fairly and reflect reliable and correct accounting					
6	The Company seeks through its financial statements to demonstrate its financial position in the market.					

Sincerely, for your cooperation,

Appendix B
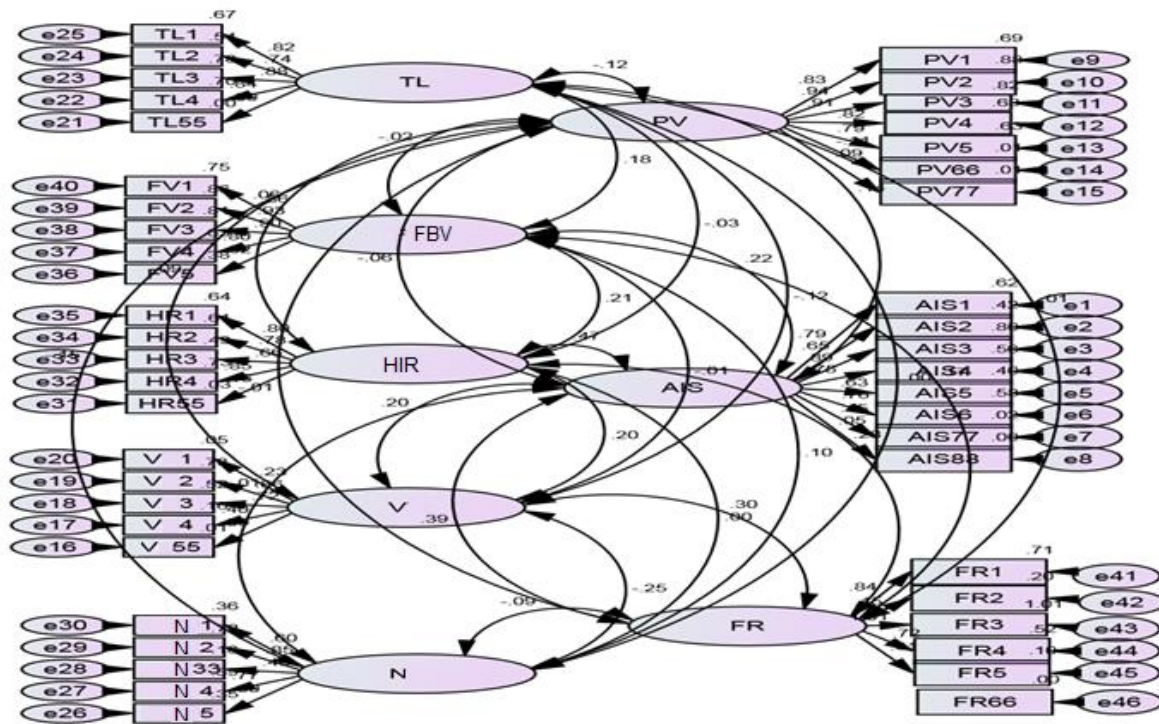
Descriptive Statistics

	N	Min Statistic	Max Statistic	Mean Statistic	Std. Deviation Statistic	Skewness Statistic	Skewness Std. Error	Kurtosis Statistic	Kurtosis Std. Error
AISM	310	2.250	5.000	3.8101	.64798	-.411	.138	-.677	.276
PVM	310	1.142	5.000	3.7318	.70957	-.549	.138	-.002	.276
TLM	310	1.000	5.000	3.5968	.78191	-.606	.138	.057	.276
FVM	310	2.000	5.000	4.0832	.76334	-.922	.138	.139	.276
HIRM	310	2.000	5.000	4.0716	.58694	-.907	.138	.917	.276
VEM	310	2.200	5.000	3.9994	.52325	-.394	.138	.382	.276
NEUM	310	2.400	5.000	4.2323	.53413	-.394	.138	.298	.276
FRM	310	2.000	5.000	4.1855	.51958	-1.258	.138	3.216	.276
Valid N (listwise)	310								

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.733
Bartlett's Test of Sphericity	Approx. Chi-Square	9129.830
	Df	1035
	Sig.	.000

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.676	14.512	14.512	6.404	13.922	13.922	3.963	8.615	8.615
2	4.498	9.777	24.290	4.275	9.294	23.216	3.693	8.027	16.642
3	3.806	8.273	32.563	3.567	7.755	30.971	3.670	7.979	24.621
4	3.167	6.885	39.448	2.895	6.293	37.265	3.091	6.721	31.341
5	2.810	6.108	45.556	2.525	5.488	42.753	2.787	6.058	37.399
6	2.274	4.943	50.499	1.975	4.293	47.046	2.664	5.791	43.190
7	2.081	4.524	55.023	1.787	3.886	50.931	2.463	5.354	48.544
8	1.873	4.071	59.094	1.528	3.321	54.253	1.659	3.606	52.150
9	1.540	3.349	62.443	1.111	2.416	56.668	1.268	2.756	54.907
10	1.396	3.034	65.477	1.035	2.250	58.919	1.267	2.754	57.660
11	1.363	2.964	68.441	.973	2.115	61.033	.945	2.053	59.714
12	1.240	2.695	71.136	.760	1.653	62.687	.937	2.038	61.752
13	1.154	2.509	73.645	.677	1.471	64.158	.891	1.936	63.688
14	1.022	2.222	75.867	.571	1.242	65.400	.787	1.711	65.400
15	.890	1.935	77.802						
16	.825	1.793	79.595						
17	.789	1.716	81.310						
18	.703	1.529	82.839						
19	.650	1.414	84.253						
20	.622	1.352	85.605						
21	.601	1.306	86.910						
22	.478	1.040	87.950						
23	.456	.992	88.942						
24	.433	.942	89.884						
25	.406	.883	90.767						
26	.388	.843	91.610						
27	.365	.794	92.404						
28	.327	.712	93.116						
29	.314	.682	93.798						
30	.304	.660	94.458						
31	.270	.586	95.045						
32	.265	.576	95.621						
33	.251	.546	96.168						
34	.216	.471	96.638						
35	.211	.459	97.097						
36	.182	.395	97.492						
37	.174	.379	97.871						
38	.150	.325	98.197						
39	.131	.286	98.482						
40	.127	.277	98.760						

41	.113	.245	99.005
42	.106	.231	99.236
43	.103	.223	99.459
44	.098	.213	99.672
45	.082	.179	99.851
46	.068	.149	100.000

Rotated Factor Matrix[a]

Factor

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
AIS1	-.075	.055	.713	.127	.237	.168	.114	.163	-.010	.046	.121	-.027	.084	.010
AIS2	-.006	.002	.615	.133	.194	.111	.012	.097	.033	.157	.483	-.003	.110	.090
AIS3	.019	.001	.836	.163	.147	.191	-.015	.075	.084	.000	-.076	.077	.016	.040
AIS4	-.098	.168	.733	-.001	.126	.155	-.072	-.026	.052	-.122	-.322	.176	-.026	.058
AIS5	-.059	.180	.661	-.139	.044	.056	-.038	-.068	.092	-.054	-.285	.005	.046	.113
AIS6	.059	.124	.761	-.056	.166	.082	.036	.030	.095	.032	.264	.047	.036	-.121
AIS7	-.038	-.064	.121	.019	-.059	.002	.056	.051	.715	.098	-.059	.076	-.054	-.030
AIS8	.249	.037	.080	.089	-.034	-.057	.056	-.037	.023	.052	-.245	-.089	.056	.041
PV1	.816	-.044	-.079	-.101	-.016	.136	-.065	-.089	-.098	.036	-.024	-.067	.008	.144
PV2	.928	-.008	-.043	-.053	.049	-.008	-.046	.068	-.037	.053	.067	-.069	.018	.111
PV3	.910	.070	-.053	-.056	.069	-.082	-.043	-.002	-.031	.018	.027	.068	.033	.053
PV4	.849	-.093	-.001	-.041	-.062	.021	-.046	.032	-.040	.033	-.049	-.031	-.019	-.167
PV5	.790	.047	-.002	.039	.079	.036	-.012	.041	.042	.053	-.027	.020	-.066	-.060
PV6	-.077	.006	.066	.084	-.050	.019	-.091	.007	.729	.013	.039	-.082	.080	-.020
PV7	.103	.014	.083	.361	.271	.150	.212	.067	.197	.197	-.057	-.164	-.101	.241
TL1	-.048	-.021	.089	.840	.071	.049	.081	-.009	.027	-.064	.027	.034	.008	.004
TL2	.045	.065	-.043	.757	-.165	-.083	-.148	-.081	-.024	.274	.071	.074	.189	-.075
TL3	-.075	.121	.035	.870	-.006	.020	-.023	-.003	.036	-.075	-.041	-.028	-.043	-.031
TL4	-.068	.131	.043	.810	-.043	-.008	-.026	-.105	.053	-.035	-.042	.066	-.033	.086
TL5	-.031	.024	-.029	-.013	.102	.159	.001	.084	.087	-.090	.013	.031	-.014	-.311
FV1	-.006	.847	.076	-.004	.090	.033	.030	-.035	-.016	-.117	-.077	.085	-.043	.033
FV2	-.026	.912	.123	.062	.048	.012	-.023	-.033	-.028	.053	-.022	.104	.216	-.045
FV3	-.023	.907	.043	.126	.069	.114	.035	-.049	-.024	-.025	-.039	-.020	-.088	.018
FV4	.037	.756	.131	.104	.072	.052	.052	-.005	-.031	.138	-.033	-.004	.255	-.038
FV5	.038	.678	.038	.050	-.010	.007	.101	.131	.023	.160	.311	-.152	-.259	-.036
HR1	-.082	.042	.309	.009	.720	.071	-.030	.106	-.033	.055	-.091	.225	.090	-.090
HR2	.050	.077	.225	.083	.743	.222	.070	.083	-.066	.121	-.044	-.028	-.143	-.283
HR3	.056	.049	.098	-.027	.694	.035	-.015	.000	-.044	-.120	.151	-.036	.123	.208
HR4	.074	.133	.147	-.110	.831	.076	-.022	.018	-.038	-.080	-.010	.089	.038	-.024
HR5	-.011	.040	.078	.044	.078	.071	.009	.035	.029	.056	.019	.460	-.042	-.008
VE1	-.102	.008	.255	.124	-.015	.011	-.057	.227	.000	.095	.027	.196	-.171	.079
VE2	.087	-.016	.045	-.045	.065	.146	-.114	.829	-.011	.047	-.042	.041	.015	.032
VE3	-.076	.038	.091	-.134	.090	.180	-.150	.648	-.111	.042	.035	-.035	.049	.043
VE4	.037	-.061	.029	-.015	.003	-.082	.020	.482	.232	-.066	.068	.046	-.034	-.119
VE5	.211	.085	.015	.000	-.042	.063	.076	.029	.137	.880	.046	.060	.070	.101
NEU1	-.017	.123	-.062	-.034	-.188	-.064	.586	.020	-.040	.300	.403	.079	-.059	.044
NEU2	-.114	.122	-.004	-.010	-.026	.009	.817	-.075	.036	.079	.020	.062	-.198	-.127

NEU3	-.160	-.100	.030	.031	.128	-.098	.392	-.071	-.106	-.209	.081	.553	.210	-.021
NEU4	-.056	.024	-.014	.098	.126	-.065	.842	-.080	.003	-.086	-.074	-.110	-.005	.105
NEU5	.024	-.051	.081	-.198	-.058	-.052	.616	-.169	-.069	.006	-.086	.172	.319	.012
FR1	.029	.079	.110	-.016	.110	.817	-.106	-.003	.000	.012	.059	.118	.006	-.052
FR2	.068	-.098	.150	.042	.279	.363	.053	.197	.098	-.065	.050	.199	.247	.507
FR3	-.013	.096	.183	-.010	.099	.952	-.054	.085	.014	.004	.031	.071	.042	.070
FR4	.052	.020	.255	.055	.081	.721	.034	.155	-.005	.061	-.058	-.085	.118	-.106
FR5	-.030	.176	.154	.072	.142	.236	-.061	.041	.044	.096	-.019	-.062	.504	.094
FR6	.021	.098	.072	-.001	-.048	.132	-.025	.102	-.024	.090	-.079	.188	-.081	.148

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.[a]
a. Rotation converged in 9 iterations.
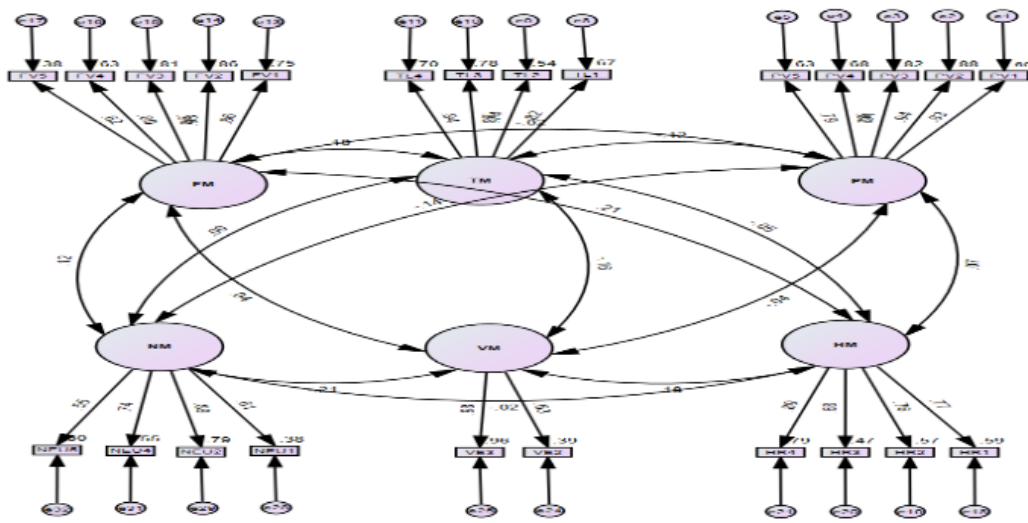
Model Fit Summary
CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	59	429.546	151	.000	2.845
Saturated model	210	.000	0		
Independence model	20	4226.537	190	.000	22.245

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.050	.888	.845	.639
Saturated model	.000	1.000		
Independence model	.256	.403	.340	.364

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.898	.872	.932	.913	.931
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	278.546	220.427	344.309
Saturated model	.000	.000	.000
Independence model	4036.537	3828.642	4251.711

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.077	.069	.086	.000
Independence model	.262	.255	.269	.000

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
AIS6	<---	AISVM	1.000				
AIS5	<---	AISVM	.711	.068	10.499	***	
AIS4	<---	AISVM	1.013	.081	12.446	***	
AIS3	<---	AISVM	1.135	.076	14.955	***	
AIS2	<---	AISVM	.770	.060	12.918	***	
AIS1	<---	AISVM	.825	.063	13.023	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
AIS6	<---	AISVM	.747
AIS5	<---	AISVM	.617
AIS4	<---	AISVM	.764
AIS3	<---	AISVM	.910
AIS2	<---	AISVM	.642
AIS1	<---	AISVM	.753

Model Fit Summary
CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	18	8.120	3	.044	2.707
Saturated model	21	.000	0		
Independence model	6	1090.944	15	.000	72.730

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.017	.991	.940	.142
Saturated model	.000	1.000		
Independence model	.490	.383	.137	.274

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.993	.963	.995	.976	.995

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	5.120	.118	17.663
Saturated model	.000	.000	.000
Independence model	1075.944	971.312	1187.958

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.026	.017	.000	.057
Saturated model	.000	.000	.000	.000
Independence model	3.531	3.482	3.143	3.845

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.074	.011	.138	.201
Independence model	.482	.458	.506	.000

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
FR4	<---	FRVM	.837	.056	14.838	***	
FR3	<---	FRVM	1.109	.053	20.915	***	
FR2	<---	FRVM	.498	.058	8.612	***	
FR1	<---	FRVM	1.000				

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
FR4	<---	FRVM	.704
FR3	<---	FRVM	1.028
FR2	<---	FRVM	.449
FR1	<---	FRVM	.826

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	8	4.071	2	.131	2.035
Saturated model	10	.000	0		
Independence model	4	703.920	6	.000	117.320

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.011	.994	.968	.199

Model	RMR	GFI	AGFI	PGFI
Saturated model	.000	1.000		
Independence model	.255	.497	.162	.298

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.994	.983	.997	.991	.997
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	2.071	.000	12.045
Saturated model	.000	.000	.000
Independence model	697.920	614.482	788.752

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.013	.007	.000	.039
Saturated model	.000	.000	.000	.000
Independence model	2.278	2.259	1.989	2.553

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.058	.000	.140	.332
Independence model	.614	.576	.652	.000

Reliability

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	21	40.241	15	.000	2.683
Saturated model	36	.000	0		
Independence model	8	188.218	28	.000	6.722

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.028	.968	.923	.403
Saturated model	.000	1.000		
Independence model	.053	.843	.798	.655

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.786	.601	.854	.706	.842
Saturated model	1.000		1.000		1.000

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.536	.421	.451
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	25.241	10.118	48.018
Saturated model	.000	.000	.000
Independence model	160.218	120.485	207.449

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.130	.082	.033	.155
Saturated model	.000	.000	.000	.000
Independence model	.609	.519	.390	.671

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.074	.047	.102	.072
Independence model	.136	.118	.155	.000
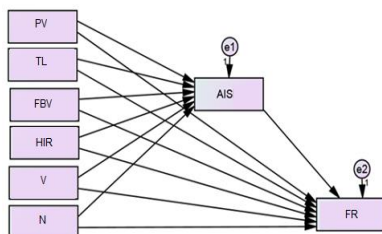
Squared Multiple Correlations: (Group number 1 - Default model)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.501[a]	.251	.234	.56707

a. Predictors: (Constant), FRM, TLM, NEUM, PVM, FVM, V
b. Dependent Variable: AISM

Total Effects (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.029	.206	.373	.097	.068	.011	---

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
FRM	-.063	.190	.253	.072	.033	.031	.212

Standardized Total Effects (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.025	.169	.344	.116	.083	.012	---
FRM	-.066	.195	.290	.108	.051	.043	.264

Standardized Total Effects - Two-Tailed Significance (BC) (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.693	.008	.012	.045	.048	.784	---
FRM	.307	.010	.007	.079	.433	.367	.007

Direct Effects (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.029	.206	.373	.097	.068	.011	---
FRM	-.069	.147	.174	.052	.019	.029	.212

Standardized Direct Effects (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.025	.169	.344	.116	.083	.012	---
FRM	-.072	.150	.200	.078	.029	.040	.264

Standardized Direct Effects - Two-Tailed Significance (BC) (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.693	.008	.012	.045	.048	.784	---
FRM	.201	.034	.030	.159	.562	.336	.007

Indirect Effects (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.000	.000	.000	.000	.000	.000	---
FRM	.006	.044	.079	.020	.014	.002	.000

Standardized Indirect Effects (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.000	.000	.000	.000	.000	.000	---
FRM	.006	.045	.91	.031	.022	.003	.000

Standardized Indirect Effects - Two-Tailed Significance (BC) (Group number 1 - Default model)

	NEUM	VEM	HIRM	FVM	TLM	PVM	AISM
AISM	.000	.000	.000	.000	.000	.000	---
FRM	.603	.005	.004	.033	.038	.765	.000

LIST OF PUBLICATIONS

Indexed Journal

1. Sonia Al-Barghuthi, et al. (2020). Effect of the Kaizen Costing Approach on the Reduced Costs , Competitive Advantage , and Rationalising Strategic Cost Management of Industrial Companies Listed on the Amman Stock Exchange in Jordan, *International Journal of Innovation, Creativity and Change*,14(4), P. 102-121

2. Sonia Al-Barghuthi, et al. (2018). Blockchain for UAE Organizations: Insights from CIOs with Opportunities and Challenges. *2018 International Conference on Innovations in Information Technology (IIT)*, 157-162.

3. Sonia Al-Barghuthi, et al. (2017). Innovation in Education via Problem Based Learning from Complexity to Simplicity. *2017 International Conference on New Trends in Computing Sciences (ICTCS)*, 283-288.

Indexed Conference Proceedings

1. Sonia Al-Barguthi, et al. (2021), The Proposed Adoption Of Islamic Banking and Finance in Jordan, *ASD2021*, 20 (1)